



Benefits Newsletter

October 2021



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the SERVICE-CENTER@srs.gov.

October 2021 | Issue 0038



October

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 FIRST DAY OF OPEN ENROLLMENT	5	6	7	8	9
10	11	12	13 Benefits and You	14	15	16
17	18	19	20	21	22	23
24 31	25	26	27	28 LAST DAY OF OPEN ENROLLMENT	29	30



Health and Welfare

2022 OPEN ENROLLMENT INFORMATION

- OE will be passive again this year (you can roll over your benefits. No action results during Open Enrollment will result in maintaining your 2021 benefits at the 2022 premium rates)
- **NEW:** Medical and Dental Rates are increasing for 2022
- Vision, and Aflac rates will remain the same for 2022
- **NEW:** Plan changes regarding family planning and fertility:
 - o The plan will have a lifetime annual maximum for \$25,000
 - o Treatments covered: In-vitro fertilization, frozen embryo transfer, and intrauterine insemination
- HSA limits will increase for the new plan year
 - o Single Coverage: \$3,650
 - o Family Coverage: \$7,300
- FSA limits will remain the same for the new plan year
 - o Traditional and Limited plans: \$2,750. Rollover amount will be \$550
 - o Dependent Care: \$5,000 (if married filing jointly)
- Review your dependents listed in each plan! To add or remove a dependent, please complete the OSR 5-337 and return it to the SRNS Service Center, Service-Center@srs.gov.

**SRNS/BSRA Active
Employee OE Dates:
October 4- 28**



Health and Welfare

2022 OPEN ENROLLMENT INFORMATION

2022 Open Enrollment Education Sessions			
Topic	Date	Session Times	How to Sign Up
Benefits and You – An overview of the Benefit Plans offered to SRNS and BSRA employees	Tuesday, October 13 th	2 hour session starting at 10:00am	Email Christopher.Horton@srs.gov to sign up for this session
EyeMed – Virtual Vision Fair	Available All Days https://eyemedvirtualbenefitfair.com/		Click Link and enter password: RM88J9D6
Incumbents Guide to Retirement – Pre65 and Post65 benefits	Tuesday, November 2 nd	2 hour session starting at 10:00am	Email Christopher.Horton@srs.gov to sign up for this session



Health and Welfare

Breast Cancer Awareness

Breast cancer is a disease in which cells in the breast grow out of control. There are different kinds of breast cancer. The kind of breast cancer depends on which cells in the breast turn into cancer.

Breast cancer can begin in different parts of the breast. A breast is made up of three main parts: lobules, ducts, and connective tissue. The lobules are the glands that produce milk. The ducts are tubes that carry milk to the nipple. The connective tissue (which consists of fibrous and fatty tissue) surrounds and holds everything together. Most breast cancers begin in the ducts or lobules.

Breast cancer can spread outside the breast through blood vessels and lymph vessels. When breast cancer spreads to other parts of the body, it is said to have metastasized.

Kinds of Breast Cancer

The most common kinds of breast cancer are:

Invasive ductal carcinoma. The cancer cells grow outside the ducts into other parts of the breast tissue. Invasive cancer cells can also spread, or metastasize, to other parts of the body.

Invasive lobular carcinoma. Cancer cells spread from the lobules to the breast tissues that are close by. These invasive cancer cells can also spread to other parts of the body.

https://www.cdc.gov/cancer/breast/basic_info/what-is-breast-cancer.htm

October 2021 | Issue 0038



WHAT EVERY WOMAN SHOULD KNOW ABOUT BREAST CANCER

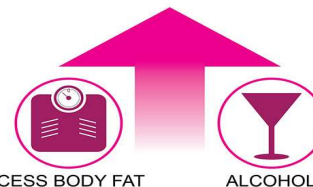


1 in 8
U.S. women will develop breast cancer in her lifetime.

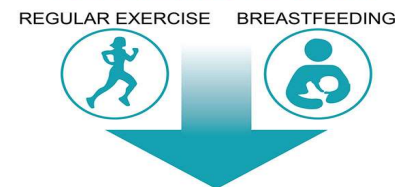


2 of 3
invasive breast cancers are found in women ages 55 or older.

INCREASES RISK



DECREASES RISK



1 in 3

of U.S. breast cancer cases could be prevented by:

- being at a healthy weight,
- being physically active,
- avoiding alcohol,
- breastfeeding.

Content adapted from the American Institute for Cancer Research and Cancer Treatment Centers of America.



HealthiestWeight



Retirement Services

INCUMBENTS GUIDE TO RETIREMENT

As an incumbent retiree, the SRNS Benefits team would like to invite you to the "The Incumbents Guide to Retirement" Teams meeting.

Note: In general, employees hired by SRNS prior to Aug. 1, 2008, or SRR prior to July 1, 2009, are incumbent employees.


This class will be on Tuesday, November 2, 10 a.m.-noon.

This two-hour meeting will provide an overview and details about all the benefits offered to retirees. Topics addressed at this meeting will include:

- Information on our new pension plan provider, Transamerica; how to access your account online; and taking the next steps
- Healthcare for pre-65 employees and dependents
- How to navigate Medicare
- Post-65 benefits (i.e. the Health Reimbursement Account)
- And more

If interested in attending the meeting,
please email
Christopher.Horton@srs.gov for an
invite.





Retirement Services

What You Will Learn

No matter what stage of life you are in, these webinars are designed to provide you with tools and resources so you can be ready for your future in retirement.

Target-Date Investments

You will learn what target-date investments are, how they work and how to choose one that may be right for you.

Timeline to Retirement

Participants 3 to 10 years from retirement will review the key benefits and decision points from ages 62 to 72, including Social Security, Medicare, and RMDs.

Financial Freedom

Participants will learn rules of thumb to help improve their financial lives. Topics include credit card debt, cutting costs, saving for retirement, and emergency funds.

Create Your Plan (with Roth)

Learn about the benefits of your plan, best practices for saving and investing, target-date investments and Vanguard's online tools and services. You will also learn the rules, benefits and considerations for Roth after-tax contributions.



Vanguard Financial Webinars

The following webinars can help you plan for retirement. Considering joining your plan? Already an investor but want to learn more? Plan to attend any or all of the webinars conducted by Vanguard specialists.

- **Target-Date Investments:** Monday, Nov. 1, 11 a.m., and 4 p.m.
- **Create your Plan:** Wednesday, Nov. 1, 11 a.m.
- **Financial Freedom** Wednesday, Nov. 3, 11 a.m.
- **Target-Date Investments:** Monday, Nov. 3, 11 p.m.
- **Timeline to Retirement:** Wed, Nov. 3, 4 p.m.

Note: Participation in these webinars requires your manager's consent. Time used for the webinars are not to be recorded as overtime/additional hours. If you are unable to participate in the webinars, please be assured the content will be available at a later date, and may be uploaded to InSite the week following the provided dates.






Disability

Disability – Did You Know?

Did you know that the Disability Dept. is available to conduct presentations for your Staff or Safety Meetings? We provide a detailed overview of the FMLA, short term disability (STD), and long-term disability (LTD) programs in a 1-hour format. (This can be condensed for shorter meetings.) In this presentation, we review the guidelines of the Family & Medical Leave Act, along with all employee and manager responsibilities when out on disability. You'll gain an understanding of how the STD and LTD programs work, what medical documentation is required, and how people get paid under the plans. To schedule a presentation for your group, contact the Disability Dept. at 5sick@srs.gov or 5-SICK.

Did you know that restrictions and “work hardening” (a progressive return to full time duty) are available when returning from short term disability? You should always discuss your work status (ability to work, with or without restrictions) with your personal physician. This is also noted on the pre-surgery and post-surgery disability forms you receive from the Disability Dept. If your physician feels you can return to work with certain restrictions/limitations, you can be accommodated in most work situations. Light duty may be available to assist you in easing back into the workplace. When on work hardening, which runs for a maximum of 3 weeks, the balance of your workday will be supplemented with disability pay.



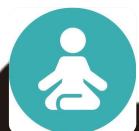
Did you know that the short-term disability (STD) program excludes injuries/illnesses resulting from illegal or criminal activities? An example would be driving under the influence of alcohol or drugs. If an accident/injury occurs, medical insurance and short-term disability will be denied. The following is a list of exclusions on the STD plan:

Benefits are not paid for a Disability caused by or resulting from:

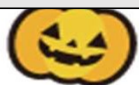
- Act or commission of criminal or illegal activities
- When you are incarcerated for the commission of a crime, regardless if the crime contributed to your Disability
- Non-compliance with a prescribed treatment program
- Any illness or injury resulting from any occupation or work for compensation or profit
- Serving in the armed forces of any country
- Cosmetic procedures

To Learn More About the Disability Program(s)

- Reference the Disability Page on InSite, under Services, Human Resources Home, Benefits, Disability
- Follow this link to watch a 5-minute video
http://vod.srs.gov/play/srns/HR_Disability
- See the tri-fold brochure
https://web.srs.gov/hr/benefits/pdf/fmla_ltd_ir.pdf



Wellness



South Carolina

YOUR HEALTH IS CALLING

HOW WILL YOU ANSWER?

BEING ACTIVE AND MAKING SMART FOOD CHOICES CAN HELP YOU KEEP YOUR WEIGHT IN CHECK AND IMPROVE YOUR HEALTH.



Physical activity

Health experts recommend at least 150 minutes a week of moderate-intensity activity. They define moderate-intensity activity as any exercise that gets your heart rate up and causes you to break a sweat but allows you to carry on a conversation.

Here are some examples of moderate-intensity activities:

- Brisk walk
- Dancing
- Gardening
- Heavy housecleaning
- Mowing the lawn

Experts also recommend two days a week of muscle-strengthening activity, such as weight training.

Do you know your exact weight and current body mass index? These important numbers can reveal a great deal about your overall health. Keeping your weight at a healthy level can prevent many health problems and improve your quality of life. If you need to make adjustments, simple changes to your diet and exercise habits can make a powerful difference.



Benefits Spotlight

Blue CareOnDemandSM

What's the experience like for members?

Web or mobile access

There are two easy ways to access Blue CareOnDemand:

1. Download the "Blue CareOnDemand" app from the App Store or Google Play.
2. Visit www.BlueCareOnDemandSC.com.

Create patient profile

To use Blue CareOnDemand, members will register and create patient profiles. Their profiles will include BlueCross membership IDs, medical history, allergies, biometric data and medications. Members can also upload files, such as lab results, and iPhone users can choose to sync the data from their Apple Health app.

Select location

Telehealth is approved in almost all states. There are certain states, however, that do not allow telehealth for prescriptions. Members will be asked to select their current location prior to requesting a video visit to ensure compliance with state regulations.

Choose a provider

After logging in, members will see online profiles for all available providers. Each provider profile includes a personal introduction, contact information and a list of qualifications and affiliations. Members can select the provider with whom they feel most comfortable and initiate the video visit.

Payment

The cost of the visit will be based on real-time benefits data from BlueCross. Members will pay their copayment or coinsurance up front. They can use any credit card, including a health spending account (HSA) card.



Video visit

The Blue CareOnDemand provider will review the patient profile and then connect for a live video visit. Typically, visits last about 10 minutes — but can be longer if needed. After talking to the patient and gathering detailed information, the provider will discuss his or her diagnosis and recommend a treatment plan.

After the visit

If medications are included in the treatment plan, the prescriptions are called in to the member's preferred pharmacy. Members will also receive a summary of their doctors' notes to share with their primary care physicians.

